

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Rodney Joseph Dyess
Candace Janette Dyess, Debtors**

**Case No. 25-50713-KMS
CHAPTER 13**

**DECLARATION IN SUPPORT OF MOTION TO EXTEND THE
AUTOMATIC STAY PURSUANT TO 11 U.S.C. § 362(c)(3)**

The debtors, in support of the Motion to Extend the Automatic Stay, state as follows:

1. We have personal knowledge of the facts listed in the foregoing situation.
2. We are over the age of 18, of sound mind, are capable of making this Declaration, and are fully competent to testify to the matters stated herein.
3. We filed this bankruptcy petition on 05/14/2025.
4. We previously filed bankruptcy case number 24-50343 under Chapter 13 on 3/13/2024 and that case was dismissed on 4/2/2025.
5. We have had no other pending bankruptcy cases in the preceding one-year period.
6. We have not had any prior cases dismissed in the past year for any of the following reasons:
 - Failure to file or amend the petition or other required documents without substantial excuse;
 - failure to provide adequate protection as ordered by the Court; or
 - failure to perform the terms of a plan confirmed by the Court.
7. We have had a substantial change in our financial or personal affairs since the dismissal of the last case, and we believe that this case will result in a confirmed plan that will be fully performed.
8. Those changes are as follows:

In our previous case, we proposed to pay our debt in full; however, a reduction in income made that unfeasible. In this case, we are proposing to retain less secured debt and a lower plan payment that aligns with our current income and financial capacity.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on: 05/15/2025 /s/ Rodney Joseph Dyess
Rodney Joseph Dyess

Executed on: 05/15/2025 /s/ Candace Janette Dyess
Candace Janette Dyess